

Questions & Answers

LES Health and Life Insurance

Solicitation: SKU20-17-R-0001

	Question	Answer
1	On page # 1, SF – 33 has to be filled. Kindly clarify where we can get this form from as it's not part of attached document.	SF33 is part of the solicitation. Please refer to page 2 of the solicitation package
2	In section B, Pricing schedule page # 4 subtotal (42 + 319 = 361 i.e. refer to page # 58). The count does not include page 59, 60 & 61 staff & dependents. Please clarify.	<p>Please note that the pricing schedule in Section B has “Estimated Number” of employees working under Chief of Mission.</p> <p>Page 58, 59, 60 and 61 has additional demographics for employees.</p> <p>Page 59, 60 and 61 has a list of Official Residence Expense (ORE) Staff and American Employee Welfare Association Employees (AEWA) who will be covered as riders to this contract.</p> <p>As described in H.3. The Embassy will issue task orders for a specific period of time and exact number of employees covered, and the task orders will be issued at the frequency described in H.3.</p>
3	<p>In page # 4 rate please confirm our understanding to your table otherwise advise.</p> <p>a. Rate per employee = annual rate</p> <p>b. Family plan = annual rate per family regardless of the number of dependents</p> <p>c. Bi-weekly total = annual rate / 26 weeks</p>	<p>a. Correct</p> <p>b. Correct. However, please refer to C.3.0 “DEFINITIONS” for dependent definition</p> <p>c. Correct</p>
4	Please confirm if 1st & 2nd & 3rd & 4th option year have to be equal or not necessary.	<p>If the question refers to Section B – Prices: then the answer is No it's not necessary</p> <p>If the question refers to each option period estimated no employees: then the answer is equal. Remember they are only estimates the actuals will be order on the task order.</p>
5	In section B, retention amounts, on Page # 7, Bi-weekly retention amount table is not clear. Kindly elaborate if this is related to reinsurance. And in case contract is full retention to the insurance company, do we still need to fill out?	<p>1. Clarify Bi-weekly Rates compared to Retention Amount:</p> <p>The retention amount must be a derivative of the bi-weekly premium amount</p> <p>Retention Amounts – also stated as a bi-weekly rate</p> <p>a. The Contractor's cost of doing/conducting business</p>

		<p>(labor costs/rent/utilities/supplies/profit).</p> <p>b. This amount is fixed for the duration of the contract</p> <p>c. It does not include anticipated claims to be paid out</p> <p>Bi-weekly Rates/Premiums:</p> <p>a. Includes both retention amount and the anticipated claims.</p> <p>b. Can be adjusted based either on claims paid out or a local law</p> <p>2. Offers are required to fill retention table in Section B under B.3.2.1 “Bi-Weekly Retention Amounts”</p>
6	<p>Section C , Part I – health Ins., please confirm if:</p> <p>Reimbursement of claims should be subject to reasonable & customary costs in the locality where treatment was provided and not Kuwait tariff.</p>	<p>Please refer to:</p> <ul style="list-style-type: none"> - C.1.1.11 “Medical Expenses Incurred Out of Country”; and - C.1.1.14 “Maximum Annual Reimbursement”
7	<p>Annual limit for the whole family is 53,200 kd in all cases or just in catastrophic conditions? And if in all cases, please clarify if it includes direct billing + reimbursement claims.</p>	<p>Please refer to:</p> <ul style="list-style-type: none"> - C.1.1.14 “Maximum Annual Reimbursement”; and - C.1.1 “Employee and Dependent Health Services Benefits”
8	<p>Obstetrical care is 100 % covered and maternity expenses are 50 % covered?</p>	<p>Please refer to:</p> <ul style="list-style-type: none"> - C.1.1.5
9	<p>(C.1.1.6), not clear what is not covered therefore, kindly elaborate.</p>	<p>C.1.1.6 “Family Plan” has a list of expenses that are covered and a list of expenses that are not covered</p>
10	<p>Page # 65 , please advise if below fields should be chosen since GIRI is a Kuwaiti Company</p> <p>(d) Tin is not required</p> <p>(e) type of organization is : corporate entity (tax exempt)</p>	<p>As per SECTION L “INSTRUCTIONS, CONDITIONS AND NOTICES TO OFFERORS” Interested offerors are required to complete Section K;</p> <p>Refer to K.3. “52.204-3 TAXPAYER IDENTIFICATION (OCT 1998)” for definitions and other related details.</p>
11	<p>Page # 70, GIRI has to register in SAM website. Please explain the importance and the use of registering in SAM and would appreciate if we can get step by step guidance to register in Sam as a company and not individual.</p>	<p>ONLY vendors with Active SAM will be eligible for award. Therefore, if the lowest offeror is not registered, the contracting officer will award to the next otherwise successful offeror, if that offeror is registered.</p> <p>Use the following link to start the registration process:</p>

		https://www.sam.gov/portal/SAM/#1 General Instructions for Registering in DUNS / SAM https://www.fws.gov/international/pdf/sam-duns-registration-instructions.pdf
12	Page # 76, the bidders must include their Dun & Bradstreet. please provide us with step by step guidance to get our DUN	To request Data Universal Numbering System (DUNS) please visit this website and request a new D.U.N.S. http://fedgov.dnb.com/webform
13	Page # 79, you asked for profit sharing clause. Should we include additional letter confirming the profit sharing agreement and submit the same along with all documents required? Please confirm.	Profit Sharing Credit should be part of your proposal under Volume 3 - Technical Proposal
14	Upon winning the bid, would there be an insurance policy signed between both parties? Since solicitation document does not include clear description of covered benefits or of exclusions. Usually, health insurance contracts include list of standard exclusions and details on covered benefits	<ul style="list-style-type: none"> - The Contracting Officer will sign only U.S. Government issued contract. No other insurance policy will be signed beside this contract. - Refer to Section C of the solicitation for complete list of all benefit plans required, percentage covered as well as expenses not covered.
15	Please provide us with the link to get updated information regarding this bid.	For complete details regarding this solicitation go to www.fbo.gov , enter SKU20017R0001 in the white area besides “Keyword/Solicitation” and click on “search”.
16	Section D, empty page. Why?	This Section is not required under this type of service.
17	How long has been the Health Plan in its current form operational	Since 2012
18	Are there any changes in the Health Plan coverage between the proposed plan and prior years plan	Yes. Refer to question number 41 of this document that list the current table of health benefits under the existing health insurance contract
19	Do the members regularly travel to their home countries? If yes, then how many trips do they make per year on an average and what is the duration of such trips?	This information is not available.
20	Is there a preference of using a particular TPA (Third Party Administrator) to administer your medical plan?	Please refer to H.4. “CONTRACTOR RESPONSIBILITY IN CLAIMS AND REIMBURSEMENT TO CLAIMANTS”
21	What does “Coverage of expenses for prenatal and postnatal care” means and/or represent?	C.1.1.5 - Obstetrical Care Prenatal is medical services provided before the birth

		of a child. It includes things like, physical exam, regular weight checks, blood tests, ultrasound exams, etc. Basically, prenatal care helps prevent complications and inform women about important steps they can take to protect their infant and ensure a health pregnancy. Postnatal is the opposite, it is medical services provided after the birth of a child.		
22	What does “Life Threatening Condition” means or stands for?	C.1.1.11 - Medical Expenses Incurred Out of Country Please refer to Amendment # 1 in FedBizOpps. The language under C1.1.11 “Medical expenses incurred out of country” has been replaced with the following: Medical expenses incurred out of country will be covered for employees and dependents when (a) an illness or injury occurs when the individual is out of the country and treatment is medically necessary before the individual returns home or (b) the individual’s attending physician certifies in advance that such treatment is medically necessary and unavailable locally. Reimbursement will be made at the same percentage rate and subject to the same annual maximum limit as for expenses incurred in country.		
23	What is the number of dependents in the last four years?	Year	No of Dependents	
		April 2014	810	
		April 2015	819	
		April 2016	849	
		April 2017	870	
24	We note in Section L-2 that it appears you have stated that the offeror must include their DUNS number and the offeror must be registered in SAM.gov before issuing their proposal and if they aren't their proposals will be rejected. While we fully understand the offeror must be registered before the contract can be issued please understand we have never seen this requirement before.	As per SECTION L “INSTRUCTIONS, CONDITIONS AND NOTICES TO OFFERORS” You are required to include in Volume one (1) of your offer: 1. Dun & Bradstreet (DUNS) Number; and 2. Must have active System for Award Management (SAM) registration		

25	For this solicitation we will be partnering with a local Kuwaiti company and they will be the offeror. We have done this for our other U.S. Embassy clients and fully understand the process of getting our local partner registered in SAM.gov. However, in the best of all worlds the process takes 23 business days. We certify we would have no problem getting our local partner registered in SAM.gov if we are selected however, we request you remove any requirement that the offeror needs to demonstrate they are already registered in their proposals. Hopefully, you can agree with this - in the meantime we will begin the process promptly	ONLY vendors with Active SAM will be eligible for award. Therefore, if the lowest offeror is not registered, the contracting officer will award to the next otherwise successful offeror, if that offeror is registered.	
26	Are we supposed to arrange for a DBA	<p>Yes.</p> <p>The Contractor shall provide workers' compensation insurance in accordance with FAR 52.228-3 to employees assigned to this contract who are either United States citizens or direct hire. Total cost of DBA should be part of the Firm-Fixed-Price for Base and options periods.</p> <p>The Offeror shall include Defense Base Act (DBA) insurance premium costs covering employees. The offeror may obtain DBA insurance directly from any Department of Labor approved providers at the DOL website at http://www.dol.gov/owcp/dlhwc/lscarrrier.htm</p>	
27	What is the maximum limit for expenses reimbursed under HIV/AIDS for Employees and dependents	The maximum limit for expenses reimbursed under section C.1.1.4 is USD 10,000 or equivalent in Kuwait local currency (KD) per employee/patient per contract year. The USD\$10,000 is the total amount for the HIV coverage. It is not \$10,000 for employee and \$10,000 for dependent	
28	What were the paid claims for each of the past three years? (year by year, not total of three years please)	Duration	Total amount in US\$
		April 2014 – March 2015	\$668,721
		April 2015 – March 2016	\$663,853

		April 2016 – March 2017	\$722,687	
		<p>Please note that data provided in response to this question is provided for informational purposes and under no circumstances shall it be construed to change any terms or conditions or requirements within the solicitation. In addition, for any answer provided regarding claims data incurred under the existing contract, please be advised that the benefits levels are not the same nor may this data be indicative of future claims. Therefore, it is each offeror’s decision on whether to use or not to use this information. However, under no circumstances shall the U.S. Government be liable for this data or shall it become the basis for a request to adjust the premium rates once the contract is awarded. Rather, offerors are advised any adjustments to contract premium rates shall be in accordance with the Economic Price Adjustment clause B.4.</p> <p>No further claims information will be made available.</p>		
29	What is the number of incurred claims for each of the past three years?	April 2014 – March 2015	4,173	
		April 2015 – March 2016	4,341	
		April 2016 – March 2017	3,870	
		<p>No further claims information will be made available.</p>		
30	What is the amount of incurred claims for each of the past three years?	April 2014 – March 2015	\$712,704	
		April 2015 – March 2016	\$680,107	
		April 2016 – March 2017	\$532,062	
		<p>No further claims information will be made available.</p>		
31	What are the Medical and dental expenses claims for each of the past three years?	April 2014 – March 2015	\$689,788	

	Incurred basis: benefits which includes IP, OP & Dental claims only (excluded benefits are Maternity, Optical, Psychiatric & Other Services)	April 2015 – March 2016	\$661,242	
		April 2016 – March 2017	\$506,698	
		No further claims information will be made available.		
32	What are the Life insurance claims for each of the past three years?	April 2014 – March 2015	\$49,060	
		April 2015 – March 2016	\$60,202	
		April 2016 – March 2017	\$0	
		No further claims information will be made available.		
33	What are the Accidental Death and Dismemberment claims for each of the past three years?	April 2014 – March 2015	\$0	
		April 2015 – March 2016	\$0	
		April 2016 – March 2017	\$0	
		No further claims information will be made available.		
34	What are the Partial and total disability claims for each of the past three years?	April 2014 – March 2015	\$0	
		April 2015 – March 2016	\$0	
		April 2016 – March 2017	\$0	
		No further claims information will be made available.		
35	We would like to know if there were any “Catastrophic” cases presented for each of the past three years, such as: Hemodynamics, Open Heart Surgery, Orthopedic Major Surgeries, Organ Transplant, Traumatic Accident, Cancer and Oncology Cases (Radio and Chemotherapy), and hospitalizations with more than 10 days.	April 2014 – March 2015	\$21,411	
		April 2015 – March 2016	\$0	
		April 2016 – March 2017	\$11,568	
		No further claims information will be made available.		

	Note: Keyword words use to identify the mention diagnosis and cases more than 10 days hospitalization information is not available in the claims utilization data.																		
36	Have there been any claims in excess of \$10,000 within the last year? If yes, please indicate:	<table><tr><th>Duration</th><th>Number of claims; and</th><th>Amounts of such claims \$</th></tr><tr><td>April 2014 – March 2015</td><td>4</td><td>65,303</td></tr><tr><td>April 2015 – March 2016</td><td>7</td><td>97,850</td></tr><tr><td>April 2016 – March 2017</td><td>0</td><td>0</td></tr><tr><td></td><td></td><td></td></tr></table>	Duration	Number of claims; and	Amounts of such claims \$	April 2014 – March 2015	4	65,303	April 2015 – March 2016	7	97,850	April 2016 – March 2017	0	0				No further claims information will be made available.	
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April 2015 – March 2016	7	97,850																	
April 2016 – March 2017	0	0																	
37	What were the numbers of insured employees last year?	<table><tr><th>Duration</th><th>Embassy Members</th></tr><tr><td>April 2016 – April 2017</td><td>361</td></tr></table>	Duration	Embassy Members	April 2016 – April 2017	361	No further claims information will be made available.												
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April 2016 – April 2017	361																		
38	Does this solicitation number SKU200-17-R-0001 contain requirements similar to the current contract in place?	No, benefits levels are not the same.																	
39	Are their dependent children to be covered who are studying outside the country? If yes please provide the country and number of dependent children studying there.	There are approximately 170 dependents studying abroad. However, that number is not fixed and could be changed without prior notice. List of location(s)/Countries dependents studying abroad include but not limited to (India, Sri Lanka, Nepal, United States of America, Philippines, Lebanon, Jordan, Canada, Egypt, UAE, Bahrain, Morocco, and Portugal.																	
40	Detailed membership census for the proposed Group	Kindly refer to Exhibit A “EMPLOYEE STATISTICS																	

	medical policy	- Additional Demographics - Generic Listing” of the released solicitation for details.																			
	Are you looking for worldwide coverage including USA / Excluding USA for all or certain categories?	We are looking for a “Worldwide Coverage” for all benefits listed in the solicitation.																			
41	What is the current table of health benefits under the existing health insurance contract																				
C.1.1.1																					
<table><tr><th>Covered Benefit</th><th>Description</th><th>Employee</th><th>Dependent</th></tr><tr><td rowspan="4">Hospitalization</td><td>reimbursement of room and board for award room or semi-private room</td><td>100%</td><td>100%</td></tr><tr><td>reimbursement of room and board for a private room, not to exceed 100% of the cost of a semi-private room</td><td>80%</td><td>80%</td></tr><tr><td>reimbursement of hospital medical expenses including laboratory tests and x-rays, nursing care, operating room costs, intensive care, prescription medicines, and physical therapy</td><td>100%</td><td>100%</td></tr><tr><td>reimbursement of ambulance service.</td><td>100%</td><td>100%</td></tr></table>					Covered Benefit	Description	Employee	Dependent	Hospitalization	reimbursement of room and board for award room or semi-private room	100%	100%	reimbursement of room and board for a private room, not to exceed 100% of the cost of a semi-private room	80%	80%	reimbursement of hospital medical expenses including laboratory tests and x-rays, nursing care, operating room costs, intensive care, prescription medicines, and physical therapy	100%	100%	reimbursement of ambulance service.	100%	100%
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C.1.1.2																					
<table><tr><th>Covered Benefit</th><th>Description</th><th>Employee</th><th>Dependent</th></tr><tr><td rowspan="2">Professional Services and Treatment</td><td>reimbursement of doctors' and surgeons' fees incurred while hospitalized, at a hospital on an out-patient basis, at a clinic or doctor's office, or at home</td><td>80%</td><td>80%</td></tr><tr><td>reimbursement for medical services and expenses when not hospitalized such as laboratory tests and x-rays, prescription medicines, physical therapy, routine annual physical examination, and inoculations</td><td>80%</td><td>80%</td></tr></table>					Covered Benefit	Description	Employee	Dependent	Professional Services and Treatment	reimbursement of doctors' and surgeons' fees incurred while hospitalized, at a hospital on an out-patient basis, at a clinic or doctor's office, or at home	80%	80%	reimbursement for medical services and expenses when not hospitalized such as laboratory tests and x-rays, prescription medicines, physical therapy, routine annual physical examination, and inoculations	80%	80%						
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C1.1.3																					
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	Expenses incurred for medicines,	0%	0%																		

		vitamins, cold remedies, etc., that are available over the counter without a prescription will not be reimbursed even if prescribed by a physician.			
	C1.1.4				
	Covered Benefit	Description	Employee	Dependent	
	For employees only	reimbursement for medications to suppress opportunistic infections, such as tuberculosis and toxoplasmosis for employees who have HIV/AIDS; as well as brief courses of anti-retroviral drugs during childbirth to prevent the transmission of HIV to the employee's child. This expanded coverage generally excludes medications for the long-term suppression of AIDS through the combination of anti-retroviral drugs at those posts with inadequate local healthcare infrastructures	100%		
	The maximum limit for expenses reimbursed under section C.1.1.4 is USD 10,000 or equivalent in Kuwait local currency (KD) per patient per contract year.				
	C1.1.5				
	Covered Benefit	Description	Employee	Dependent	
	Obstetrical Care	reimbursement when hospitalized, and	100%	100%	
		reimbursement when not hospitalized, of obstetrical medical care including prenatal and postnatal care	80%	80%	
	C1.1.6				
	Covered Benefit	Description	Employee	Dependent	
	Family Planning	reimbursement of prescribed contraceptive devices and drugs, voluntary sterilization, and diagnosis and treatment of infertility	80%	80%	
		Not covered is reversal of voluntary sterilization, infertility treatment after voluntary sterilization, genetic counseling, fertility drugs, and	0%	0%	

	assisted reproductive technology			
C1.1.7				
Covered Benefit	Description	Employee	Dependent	
Hearing Aids	reimbursement of the cost of a hearing aid apparatus and related examination. Limited to one apparatus per ear per patient in a three-year period	80%	80%	
C1.1.8				
Covered Benefit	Description	Employee	Dependent	
Optical Care	reimbursement for eye examination and treatment and prescription eyeglass or contact lenses. Limited to two lenses per patient every two year	50%	50%	
	No reimbursement for eyeglass frames, nonprescription lenses, or tinting.	0%	0%	
C1.1.9				
Covered Benefit	Description	Employee	Dependent	
Dental Care	of expenses for dental services including dentists' fees, x-rays, examination and treatment, cleaning, fillings, extractions, false teeth, crowns, and bridges. Orthodontia treatment is covered only if treatment begins before age 15, unless required as the result of an accident. A maximum of four years of orthodontia treatment will be covered per patient.	50%	50%	
C1.1.10				
Covered Benefit	Description	Employee	Dependent	
Psychiatric Treatment	reimbursement.	50%	50%	
C.1.1.11				
Covered Benefit	Description			
Medical expenses incurred out of country	will be covered for employees and dependents when (a) an illness or injury occurs when the individual is			

out of the country and treatment is medically necessary before the individual returns home or
 (b) the individual's attending physician certifies in advance that such treatment is medically necessary and unavailable locally.
 Reimbursement will be made at the same percentage rate and subject to the same annual maximum limit as for expenses incurred in country

C.1.1.12

Covered Benefit	Description
Transportation for out of country treatment	<p>Transportation for out of country treatment will be a covered expense for employees and dependents. The patient's attending physician must certify in advance that the treatment is medically necessary and unavailable locally.</p> <ul style="list-style-type: none"> - 80% of the patient's transportation expenses by the least expensive, appropriate means of transportation to the nearest city with adequate medical facilities will be reimbursed. - 80% of the transportation expenses of an attendant will be reimbursed if the patient's attending physician certifies that an attendant for the patient is necessary, e.g., a parent in the case of a patient who is a minor or a family member to make medical decisions in the case of a patient who is unconscious. <p>All reimbursements for transportation expenses are subject to the annual maximum limit.</p>

C.1.1.13

Annual Maximum Limit - Maximum Annual Reimbursement

- The maximum annual reimbursement per patient per contract year, not including expenses covered under C.1.1.4, is up to a limit of 40,000 Local Currency per patient per contract

C1.2

Health Benefits Conditions and Limitations

	Expenses not Covered	No reimbursement for elective cosmetic surgery; spa cures; rejuvenation cures; massage; exercise therapy; long term rehabilitative therapy; eyeglass frames; non-medical hospital charges such as telephones or television; home help, family help, or similar household assistance; fees of persons who are not licensed physicians or nurses; or services or supplies which have not been prescribed or approved by a physician or nurse.	
		No reimbursement for expenses that will be reimbursed or paid directly under a host country medical program, the U.S. workers' compensation program, or a post's LE Staff workers' compensation program	
		No reimbursement for expenses related to an illness or injury that is a result of an unlawful action on the part of the patient; the practice of a dangerous sport; excessive or illegal use of alcohol or drugs; a self-inflicted wound; or service in the armed forces of any country.	